

## Indivisible: Central Maryland

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## TESTIMONY FOR HB0382 Maryland Medical Assistance Program and Health Insurance – Step Therapy, Fail–First Protocols, and Prior Authorization – Prescription to Treat Serious Mental Illness

Bill Sponsor: Delegates S Johnson, A Johnson, Kerr, McComas and Taveras Committee: Health and Government Operations Organization Submitting: Indivisible Central Maryland Person Submitting: Liz Enagonio and Susan Radke, lead advocates Position: FAVORABLE

Our names are Liz Enagonio and Susan Radke, lead advocates for Indivisible Central Maryland, a grassroots organization of constituents dedicated to protecting progressive and democratic values. Indivisible Central Maryland **strongly supports HB0382.** 

SB0111 would prevent managed care organizations from requiring prior authorization, step therapy, or fail-first protocols when licensed health care providers prescribe medication to treat major mental illnesses. To be clear, step therapy/fail first means <u>protocols established by an insurer</u>, a nonprofit health service plan, or a health maintenance organization that require a prescription drug or sequence of prescription drugs to be used by an insured or an enrollee before a prescription drug ordered by a prescriber for the insured or the enrollee is covered. This does at least four harms: 1) it takes authority of medical care away from health care providers and puts it in the hands of untrained bean counters, whose job, as we have seen from the United Health Care scandal, is to deny care and keep money in the hands of insurance executives; 2) it harms patients by requiring them to try drugs that a physician has deemed either unhelpful or actively harmful before they can receive the medication they need; 3) it leads to patient non-compliance, financial strain on patients who will have to copay for drugs that don't work, and frankly, to harm and death to individuals who have major mental health conditions such as schizophrenia and bipolar illness; 4) it wastes money for everyone!

I can personally attest to the harm. I lost a sister with bipolar illness and/or schizophrenia to suicide when her illness was not properly treated. I believe she could not bear to suffer any longer with the effects of her illness. More recently, my nephew is struggling with obtaining the correct medication for what is probably the same illness. Right now, he has cut himself off from our family, and we believe he is living on the streets of Baltimore. Lack of access and multiple

ineffective drug trials have played a significant role in his decline. It breaks my heart that callous, money-grubbing, and obstructionist insurers do so much to avoid helping patients, with no regard for their health or their very lives. With SB0111, Maryland can rectify this situation for our residents with mental illness by allowing them immediate access to the drug recommended by their physician, without the interference and money-wasting requirements designed by insurance companies to pad their bottom line. Therefore, **Indivisible Central Maryland STRONGLY supports HB0382, and recommends a FAVORABLE vote in committee.** Thank you.